LOOKING TOWARD '88

CANADA - ONTARIO CROP INSURANCE REVIEW COMMITTEE

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May 5, 1987

The Honourable Jack Riddell
Ontario Ministry of Agriculture and Food
Toronto, Ontario

The Honourable John Wise
Agriculture Canada
Ottawa, Ontario

Dear Messrs. Riddell and Wise:

We thank you most sincerely for the opportunity to meet with so many of the Ontario farm community, listen to their comments and read their submissions on crop insurance in Ontario.

So many of our meetings across the Province were interesting and thought-provoking. They caused many a lively discussion among us.

Gentlemen, we have identified issues which need more time for study. We have noted these in the section of the report "Recommendations Beyond 1988".

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With this report we are making recommendations on issues which should be implemented in 1988. We feel that these would comply with our mandate of ensuring "maximum benefit to the largest number of farmers possible, through an equitable and actuarially sound insurance program". We respectfully submit these recommendations for your consideration.

CANADA-ONTARIO CROP INSURANCE REVIEW COMMITTEE MEMBERS

MEMBERS OF THE CANADA-ONTARIO CROP INSURANCE REVIEW COMMITTEE

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ACKNOWLEDGEMENTS

We wish to express our sincere appreciation to the farming community for its interest in and concern for the crop insurance program: to the 166 individuals who contributed submissions, many of them lengthy and detailed; to the 109 farm organizations whose contributions represented the talents of many individuals.

There was a dominant and common theme in most presentations which we tried to address. Please be assured that those issues not mentioned specifically did receive our consideration.

We wish to thank the following individuals who contributed to the arrangements for the meetings, accommodation and technical and investigative research: Rita Burak, Nada Davidovac, Henry Ediger, Mike Ellis, Bill Ingratta, Keith Pinder, Paul Poyntz, Bill Regan, Ralph Winslade and the Agricultural Representatives Branch for local arrangements.

We appreciate the support services of staff of the Crop Insurance and Stabilization Branch: Barbara Baird, Wilma De Souza, Lorraine Justin and Cathy Matic, and of Conrad De Souza.

The Committee especially wants to acknowledge the contribution of Fay Lando. Her assistance in providing much of the text and production of this report is very much appreciated.

EXECUTIVE SUMMARY

The Canada-Ontario Crop Insurance Review Committee supports the concept of crop insurance as a production guarantee program which is equitable and actuarially sound.

This is our conclusion after considering 275 submissions and presentations from the public, reviewing Federal and Provincial objectives, cost sharing, crop insurance in other provinces, the methodology and procedures for administering the plans, program abuse, and the recommendations of the Crop Insurance Commission sub-committee and the Federal-Provincial Working Group on Disaster Relief.

We found that producers believe crop insurance should be an effective financial management program to help minimize exposure and risk, particularly during this difficult economic period. Producers also stated that an effective crop insurance program should be the the mechanism for delivering disaster assistance due to production loss.

Producers felt that some changes were needed to ensure the program was of maximum benefit to the largest number of farmers possible. Their underlying concern, and that of farm organizations, had to do with the large production loss that had to be suffered before an insurance payment was triggered. And when it was, they could be hit with a "triple whammy" -- higher premiums, reduced coverage, and a negative impact on their average farm yield.

We also considered recommendations on program administration in general, and specific crop plan changes.

Because of the wide variety of recommendations on numerous issues, it was virtually impossible to make specific recommendations which would cover all concerns. As a consequence, many of the recommendations presented were agreed upon on the basis of a majority vote.

Taking all this into account, we were very focussed in our discussion and decided to make recommendations in 2 stages: "Looking Toward '88" and "Beyond 1988".

Looking toward 1988 we recommend:

1. Cost sharing be as follows: 50% Federal Government, 35% farmer, 15% Provincial Government plus administrative costs

2. When an insured reaches maximum coverage he/she may purchase an additional 10% coverage with the increased premium assumed 75% by the Province; 25% by the farmer.

3. The current system of determining average farm yield should be maintained. Other proposals for getting new farmers on their own average farm yield should be investigated.

   When there is a loss of 40% or more of the average farm yield, 60% of that yield be substituted in the calculation of the average farm yield.

4. Hail spot loss protection be made available as an option to all plans. All acres grown to the crop will have to be insured, and an actuarially sound premium rate will have to be developed. The additional premium for this benefit should be cost shared 50% by the Federal Government, 35% by the farmer and 15% by the Provincial Government.

5. Disaster coverage through crop insurance as the most effective and equitable means of protecting Ontario's farmers. We recommend not changing the level of coverage, but offering different price options.

   Implementation of our recommendations on the following plans which are detailed in this report: forage, spring grains, corn, peanuts, beans, processing vegetable crops, tomatoes, grapes, peppers, lettuce, cauliflower, broccoli, rutabaga, specialty crops, nursery stock, greenhouse-grown crops, and on separate price options for fresh and process markets and wildlife damage to crops.

The Crop Insurance Commission develop plans for all commercially viable crops currently grown in Ontario. For those in the experimental or developing stage, the Ministry should offer financial protection during years of production losses.

Implementation of our administrative recommendations on terminology, promotional material, the Crop Insurance Commission, adjusters, the Arbitration Board and agents.

Beyond 1988 we recommend:

-Separate farm multi-peril coverage be the subject of a research project for 3 years

-The Ministry initiate discussion to further develop the Bradford Marsh proposal

-The Ministry do additional work to develop the Huron proposal on paper.

-That intensive cereal management be investigated further to define criteria and parameters of a plan.

-That the feasibility of developing a plan to compensate for extra harvest costs be investigated.

-That the Commission develop a formula which, when applied to average farm yield, will reflect technological changes.

-That there be a study to establish if there is a need to define risk areas in fruit crops.

-Crop insurance as a production guarantee program and stabilization as a separate price support system provided that our recommendations are implemented.

We would like to thank the Ontario Minister of Agriculture, the Honourable Jack Riddell, and the Federal Minister of Agriculture, the Honourable John Wise, for the opportunity and challenge that was presented to us. We respectfully submit these recommendations for their implementation.

INTRODUCTION

During 1986, two reports dealing with crop disasters and failures were issued in Canada. The first considered the need for comprehensive insurance and disaster relief programs(1); the second concerned aspects of coverage(2).

During the same year bad weather extensively damaged crops in Ontario. To address in the long term the problems raised because of this, and the issues from the reports, the Minister of Agriculture and Food, the Honourable Jack Riddell, announced in the Legislature in October 1986 that Ontario would conduct a major public review of crop insurance in the Province. Subsequently, a Review Committee chaired by Harry Pelissero was announced, and dates and locations of public meetings were set (Appendix 1). The Order in Council (Appendix 2) instructed the Committee to review the program and recommend changes or improvements which "would be intended to ensure maximum benefit to the largest number of farmers possible through an equitable and actuarially sound program."

Review Committee meetings were held in 16 locations throughout Ontario and were attended by 616 people during February, March and April 1987. The Committee received 275 submissions -- 109 from farm and farm-related organizations; 166 from individuals. It was a significant number, and it pleased the Committee to know that there was widespread interest in the program. Many submissions contained well-reasoned, constructive comments.

Part of the Committee's mandate was to determine if any changes would be "required or deemed desirable". After hearing the presentations at the public meetings and reading and reviewing the material submitted, Committee members agreed that their work would be most effective if they made some immediate recommendations. For this reason, the report is presented in two sections: "Looking Toward '88" and "Beyond 1988".

(1)First Ministers' Conference - November 1985. Federal Provincial Follow-Up. Final Report of Working Group on Disaster Relief

(2)Report of the Review Committee to the Crop Insurance Commission of Ontario 1986

HISTORY OF CROP INSURANCE IN ONTARIO

If you were farming in Canada prior to 1959, the only legislation available to help you with a weather-related crop loss was the Prairie Farm Assistance Act. And as the name suggests, you had to live on the Prairies to benefit from it. This Act had been passed in the 1930's following several years of drought in Western Canada. It was administered by the Federal Government and funded by imposing a minimal levy on grain delivered to western grain elevators. It was phased out when crop insurance became available.

In 1959 the Federal Crop Insurance Act was passed. It is still in force. Under its terms all provinces were invited to enter into agreement with the Federal Government in the administration of crop insurance plans. This Act spells out the financial arrangements and the liability limits.

The liability of all plans was limited to 60% of the area average yield, with farmer premiums correspondingly low. In 1959 this covered out of pocket costs.

In 1961, William A. Stewart (then an Ontario M.P.P, later Ontario Minister of Agriculture) conducted public hearings to assess how much interest Ontario farmers had in crop insurance. It was minimal.

Then, disaster struck. In 1964 and 1965, Ontario, and in particular the East, was hit by severe drought. Hay for livestock had to be transported to stricken areas from long distances and at great expense. With no insurance program in place, Ontario and the Federal government financed an ad hoc program to help farmers with feed costs. It was expensive and difficult to administer fairly. The Federal Government made it clear not to expect such help again, that there was a Crop Insurance Act to handle drought and other natural perils. Therefore, in 1965, Ontario began crop insurance negotiations with the Federal Government. The Province had some particular reservations. It opposed the 60% coverage limit -- in effect a 40% deductible -- because such coverage was not effective for some Ontario-grown crops which had higher input costs.

Ontario also differed with the area average yield concept. On the Prairies an area is often very large indeed! Better than average farmers located there, in fact, get less than 60% coverage, and the odds are stacked in favour of an adverse selection of risks. Ontario, therefore, petitioned that its coverage be based on an average farm (not area) yield, to reflect a farm's soil type, drainage, topography, weather patterns and, most important, its management. As a result of these negotiations the Federal Crop Insurance Act was amended to allow a maximum of 80% coverage based on an average farm yield. The Ontario Crop Insurance Act was passed in September 1966, in time to insure the 1966-67 winter wheat crop.

General insurance premiums are traditionally calculated as a percent of the value of the coverage. So it was when crop insurance was introduced in Ontario. Premium rates were calculated for different areas based on yields, soils, temperature, rainfall and drainage. Imaginary lines were drawn around these areas. But farmers could not understand (nor could the Crop Insurance Commission convincingly explain) why neighbouring farmers had different premium rates because they lived on the opposite side of the road. But that wasn't all.

In those days a farmer could choose his/her percent coverage: 60%, 70% or 80%. A percentage rate for each option was applied to the value of the coverage (price option X average farm yield X % coverage). The difference in premium cost between 70 and 80% coverage was as much as three times that between 60 and 70% coverage. This was because the farmer was to be compensated for yields falling below his/her coverage -- something more likely to happen with a high option. But a high average farm yield, particularly if it is significantly above the area average, suggests the farmer has only minimal variation in yield, and hence is less risk. Under the structure then in effect, the farmer with less risk paid the highest premium. The system was further complicated by attempting to identify risk areas. After a trial run in the green pea for processing insurance plan, Ontario decided to declare one rate per crop for the Province. This did NOT make Ontario a one-risk area. The risk aspect for crop insurance became the individual farmer. His/her average farm yield reflected the farm and management variables.

Because of its experience with drought in 1964 and 1965, Ontario's first of three forage insurance plans aimed at insuring a feed supply for livestock on the farm. The previous forage/hay insurance plan proved difficult to explain to farmers and to administer. The present plan, which insures for drought only, uses statistical data of temperature, daylight and rainfall, and simulates hay production through known growth curves. Other provinces are using adaptations of this plan.

Over the years Ontario has examined crop insurance programs in other provinces and the United States. However, after more than 20 years of refinements and revisions to the original Provincial legislation, it was time to look at it from top to bottom. There have been changes in the business of agriculture, in technology, genetic improvements in varieties, mechanization, scale and intensity of operation and, most particularly, the economics of the business.

As a Committee we have carefully considered comments and suggestions from 275 individuals and farm groups. From them we have developed this blueprint for crop insurance.

We agreed that it was unacceptable to enter the 1988 crop year with no significant changes to crop insurance. For this reason our report is presented in two sections: "Looking Toward '88" and "Beyond 1988". In "Looking Toward '88" we have made recommendations which should be implemented to "ensure maximum benefit to the largest number of farmers possible", as stated in our mandate.

GENERAL RECOMMENDATIONS

1. COST SHARING

Current Status: Premiums are paid 50% by the farmer; 50% by the Federal Government. Administrative costs are paid by the Province.

Recommendations and Input from the Public: We heard it often at meetings and saw it often in written briefs, farmers and representatives of farm organizations wanted increased financial participation by the Province of Ontario. A tripartite approach, in which financial responsibility for crop insurance would be shared equally between the Federal Government, Provincial Government and producers, was suggested. Farmers also told us that during these difficult economic times they would like to see their portion of the premium cost reduced without there being any reduction in benefits. Other suggestions ranged from reducing premiums for a limited number of years to establishing a two-stage cost structure, one for summer perils; another for winter damage, and from offering a discount to large volume growers to introducing an installment system for large accounts.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THE COST SHARING BE AS FOLLOWS:
50% FEDERAL GOVERNMENT (MAXIMUM UNDER THE FEDERAL ACT)
35% FARMER
15% PROVINCIAL GOVERNMENT PLUS ADMINISTRATIVE COSTS

Committee Comments: Keeping in mind our focus of making recommendations for the 1988 crop year, we agreed that tripartite would require changes to Government legislation, usually a lengthy process. Our recommendation is feasible for 1988, applicable in the long term, and to all sizes of farm operations. In making it we have followed our mandate to consider the cost sharing aspects of the program, its actuarial soundness, and the limitations of Federal and Provincial legislation.

2. INCREASED LEVEL OF COVERAGE

Current Status: Non applicable

Recommendations and Input from the Public: Many farmers told us that they could not absorb a large production loss because of the current tight economy. They wanted to minimize risk due to weather perils. Some said they were willing to pay for higher levels of coverage. Farmers asked for increased coverage to 84%, 85%, 90%, 95%, 99.5% and 100%, either immediately or in stages over several years.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT WHEN AN INSURED REACHES MAXIMUM COVERAGE (USUALLY 80%) HE/SHE MAY PURCHASE AN ADDITIONAL 10% COVERAGE, WITH THE INCREASED PREMIUM ASSUMED 75% BY THE PROVINCE; 25% BY THE FARMER.

Committee Comments: Farmers wanting extra coverage can get it as an option after reaching the current maximum coverage. This recommendation complies with mandates to consider cost sharing and program actuarial soundness.

3. AVERAGE FARM YIELD

Current Status: A new insured is assigned a 5-year average yield based on the historical data of the area and the underwriting of the agent. For each year of the five years following, the actual yield replaces the underwritten yield. This true 5-year average is adjusted each year thereafter by adding actual yields, until a 10-year average is reached.

Those already insured have no means of adjusting their average farm yield to account for "disaster" year(s).

Recommendations and Input from the Public: Many newly insured felt that they were underwritten at a level too low in comparison to their farming capabilities.

Those already insured felt that a poor or zero yield affected their average too much for too long. They perceived that one or two poor yields could occur within the first five years, and they wanted to eliminate the negative impact as quickly as possible. They suggested that average yields be calculated for anything from three years and up. The longer term would be more acceptable if the effect of a poor yield could be eliminated or if a factor could be applied for new technology or improved varieties. The suggestions for eliminating the effect of a poor yield included using 10 years and eliminating the best and worst yield, using the best 9 out of 10 yields, the best 7 out of 8, 5 out of 6, 4 out of 5, 4 out of 6 and eliminating the best and worst yield, likewise for 3 out of 5 yields, and using an average of harvested acres and the potential of any hailed acreage.

COMMITTEE RECOMMENDATIONS:

WE RECOMMEND THAT THE CURRENT SYSTEM FOR DETERMINING AVERAGE FARM YIELD SHOULD BE MAINTAINED. OTHER PROPOSALS FOR GETTING NEW FARMERS ON THEIR OWN AVERAGE FARM YIELD SHOULD BE INVESTIGATED.

WE ALSO RECOMMEND THAT WHEN THERE IS A LOSS OF 40% OR MORE OF THE AVERAGE FARM YIELD, THAT 60% OF THAT YIELD BE SUBSTITUTED IN THE CALCULATION OF THE AVERAGE FARM YIELD.

Committee Comments: Current information indicates that yield data bases are a reasonably accurate indicator of crop experience. The agents serving farmers now have better guidelines for underwriting and are generally experienced individuals. As for the longer-term average, it addresses the concern of a poor or zero yield unduly affecting the average farm yield by lessening its impact.

4. **HAIL SPOT LOSS COVERAGE**

Current Status: Non applicable

Recommendations and Input from the Public: In a typical scenario presented to the Committee, part of a farm showing promise of an average or better yield is damaged so badly there is little or nothing left. Yet there is enough harvested on the remaining acres to reach the guaranteed production. This frustrates many farmers. In their presentations they asked for some compensation under what is commonly known as spot loss. Some noted that it was possible to abuse the system if crops were planted in unsuitable locations. There was no agreement on the specific perils spot loss should cover.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT HAIL SPOT LOSS PROTECTION BE MADE AVAILABLE AS AN OPTION TO ALL PLANS. ALL ACRES GROWN TO THE CROP WILL HAVE TO BE INSURED, AND AN ACTUARIALLY SOUND PREMIUM RATE WILL HAVE TO BE DEVELOPED IN CONJUNCTION WITH THE FEDERAL GOVERNMENT, SIMILAR TO PLANS IN WESTERN CANADA. THE ADDITIONAL PREMIUM FOR THIS BENEFIT SHOULD BE COST SHARED 50% BY THE FEDERAL GOVERNMENT, 35% BY THE FARMER AND 15% BY THE PROVINCE.

Example:
100 acres of corn are insured for hail spot loss.
Average farm yield is 100 bushels per acre.
25 acres are totally damaged by hail.
Total guaranteed production is 100 acres X 80% X 100 = 8000 bu.
Total harvested yield = 7500 bu.

Hail claim =
25 acres X 100% damage X 80 bu/acre X $2.60/bu = $5,200

Production claim =

Total guaranteed production	8000 bu.
Harvested yield	7500 bu.
Deficit	500 bu

Claim =
500 bushels X $2.60 per bushel = $1,300

Maximum indemnity payable is the total guaranteed production X the price option chosen OR 8000 X $2.60 = $20,800.

Committee Comments: We recognized that the effects of hail in particular are devastating, and have a traumatic effect on farmers. Therefore, some protection is warranted. Our recommendation is one which can be implemented for 1988. We felt that by implementing the other recommendations: cost sharing, increased level of coverage and average farm yield changes, we would address some of the concerns raised by the public about all-peril coverage.

We also considered and do NOT recommend specific peril coverage because this type of plan would not provide an effective crop insurance program to deliver disaster assistance due to production losses.

5. **DISASTER COVERAGE**

Current Status: Crop insurance guarantees farmers a certain level of production by providing protection against natural hazards like drought, excessive moisture and rainfall, flood, frost, hail, insect infestation, plant disease and wind. There is no separate disaster plan.

Recommendations and Input from the Public: Farmers had many suggestions. Some wanted hail insurance only; others wanted flood, frost and wind as well. A separate disaster fund made up of 1% of the property tax refund was requested, while some felt that payouts should be made for disasters occurring only in June, July and August. We heard farmers speak out against any disaster plan, saying that it would not be effective in delivering assistance for production losses.

COMMITTEE RECOMMENDATIONS:

WE REJECT SEPARATE DISASTER FUND AND AD HOC DISASTER RELIEF PROGRAMS FOR THOSE CROPS COVERED BY CROP INSURANCE. WE ENDORSE DISASTER COVERAGE THROUGH CROP INSURANCE AS THE MOST EFFECTIVE AND EQUITABLE MEANS OF PROTECTING ONTARIO'S FARMERS. WE RECOMMEND NOT CHANGING THE LEVEL OF COVERAGE, BUT OFFERING DIFFERENT PRICE OPTIONS. THESE SHOULD BE DEVELOPED FOR THOSE CROPS WITHOUT PRICE OPTIONS, SO THAT ALL INSURED CROPS IN ONTARIO WOULD BE ELIGIBLE FOR COVERAGE. THE LIMITS AND SPECIFICS OF COVERAGE ARE TO BE ITEMIZED ON EACH CONTRACT, SO THAT THE INSURED UNDERSTANDS HIS/HER LEVEL OF PROTECTION.

Example:
$1.00 per bushel for corn would be reflected in a lower premium without affecting the level of coverage.

WE RECOMMEND THAT THE CROP INSURANCE COMMISSION DEVELOP PLANS FOR ALL COMMERCIALLY VIABLE CROPS CURRENTLY GROWN IN ONTARIO. FOR THOSE IN THE EXPERIMENTAL OR DEVELOPING STAGE, THE MINISTRY SHOULD OFFER FINANCIAL PROTECTION DURING YEARS OF PRODUCTION LOSSES UNTIL A REGULAR PLAN IS DEVELOPED. ALL NEW COMMODITY GROUPS SHOULD BE ENCOURAGED TO MEET WITH THE COMMISSION TO DISCUSS A TIMETABLE FOR PLAN IMPLEMENTATION.

Committee Comments: We support the concept of crop insurance as a means of delivering disaster funds to the farm community, but only if our other recommendations are implemented: cost sharing, increased level of coverage, average farm yield changes and hail spot loss coverage. Maintaining levels of coverage and offering different price options is the most equitable way of addressing the needs of those who felt they could absorb a large production loss and still survive. The recommendations are in harmony with those of the Federal-Provincial Working Group on Disaster Relief, the review of whose terms was part of the Committee's mandate.

SPECIFIC PLAN RECOMMENDATIONS

FORAGE PLAN

Current Status: This is a DROUGHT plan in which a claim is triggered when the production of forage calculated by computer from established growth curves and current data input of temperature, sunlight and rainfall does not compare with the insured coverage of long-term average yields.

Recommendation and Input from the Public: Forage is the main crop of Northern Ontario and most submissions were made there. However, the concerns of the North were echoed in Southern and Eastern Ontario areas where forage plans had been purchased. Farmers perceived that geographic areas were too large, weather stations too far apart and soil classifications unrealistic. In some areas excessive rainfall damaged crops more than did drought. Farmers noted that the computer did not recognize early frost and that the actual production in some areas did not relate to the computer simulation.

COMMITTEE RECOMMENDATIONS:

WE RECOMMEND THAT THE CROP INSURANCE COMMISSION HIRE AN ADDITIONAL PERSON TO WORK FULL TIME ON THE FORAGE PROGRAM FOR AT LEAST SIX MONTHS OF THE YEAR. IN ADDITION, SUMMER STUDENTS SHOULD BE INVOLVED IN ACTIVITIES SUCH AS SOIL SAMPLING AND MEASURING YIELDS.

WE RECOMMEND THAT THE COMMISSION INCREASE PUBLIC AWARENESS OF THE PROGRAM AMONG ONTARIO FARMERS, INSURANCE AGENTS AND MINISTRY PERSONNEL.

WE RECOMMEND THAT A COMMISSION REPRESENTATIVE VISIT EVERY GROWER APPLYING FOR COVERAGE EARLY IN THE CROP YEAR, TO SAMPLE THE SOIL ON WHICH THE CROP IS GROWN. HE/SHE SHOULD HAVE SUFFICIENT KNOWLEDGE TO DETERMINE THE MAJOR SOIL CLASSIFICATION OF THE FARM.

WE RECOMMEND THAT THE COMMISSION INVESTIGATE USING THE MINISTRY OF REVENUE'S SOIL CLASSIFICATION SYSTEM, WHICH IS USED IN ASSESSING THE TAX BASE.

WE RECOMMEND THAT COMMISSION STAFF DETERMINE THE AVERAGE COMPOSITION OF THE INDIVIDUAL'S FORAGE MIXTURE.

WE RECOMMEND THAT CROP INSURANCE AGENTS ASSIST IN DETERMINING THE AVERAGE CUTTING DATE FOR EACH INSURED GROWER IN HIS/HER AREA, WITH THE INSURED SIGNING A FORM STATING THE AVERAGE CUTTING DATE. THIS IS TO BE DONE ABOUT THE FIRST WEEK OF JULY, AND PRIOR TO THE TIME WHEN A GROWER WOULD HAVE AN INDICATION OF A POSSIBLE CLAIM RESULTING FROM CHOICE OF DATES.

WE RECOMMEND THE COMMISSION CONTINUE TO MEASURE YIELDS FROM 10 GROWERS PER COUNTY. THE SAMPLE YIELD MUST REPRESENT YIELD FROM AT LEAST 10 ACRES OF HAY. THIS SAMPLE YIELD COUNTS FOR 50% OF THE FIRST-CUT YIELDS.

WE RECOMMEND THAT THERE BE AN "AWARENESS DAY" FOR FARMERS WHO HAVE AGREED TO CO-OPERATE IN FURNISHING SAMPLE YIELDS TO THE COMMISSION. AN ANNUAL FEE MAY BE APPROPRIATE TO ASSURE ACCURACY OF THE SAMPLE YIELD AND EMPHASIZE THAT THE YIELDS OBTAINED MAY AFFECT A NUMBER OF FARMERS IN THAT AREA.

WE RECOGNIZE THE NEED FOR OPTIONAL COVERAGE FOR HAY QUALITY. THEREFORE, WE STRONGLY RECOMMEND THAT RESEARCH BE STEPPED UP ON A SIMULATED MODEL THAT WOULD TAKE INTO ACCOUNT THE NUMBER OF DAYS AVAILABLE FOR CURING AND HARVESTING A HAY CROP IN ANY YEAR. SUCH A COMPUTER SIMULATION WOULD ALLOW COVERAGE FOR EXCESSIVE MOISTURE WHICH OFTEN CAUSES CROP LOSSES TO ONTARIO FORAGE PRODUCERS.

SPRING GRAIN PLAN

Current Status: The plan covers oats, barley, mixed grain, and spring wheat.

Recommendations and Input from the Public: Growers asked that there be separate insurance plans for various cereal grains (i.e. oats and barley) and distinct and specialty varieties of some crops (i.e. malting barley and human consumption oats).

COMMITTEE RECOMMENDATIONS:

WE RECOMMEND THAT A HARD RED SPRING WHEAT PLAN SEPARATE FROM THE SPRING GRAIN PLAN BE DEVELOPED BECAUSE ITS YIELD AND PRICE ARE NOT COMPARABLE WITH THOSE OF OTHER SPRING GRAINS.

WE RECOMMEND MAINTAINING THE PRESENT SYSTEM OF INSURING ALL OTHER SPRING GRAINS UNDER ONE ENDORSEMENT.

Committee Comments: We understand from the Crop Science Department of the University of Guelph that the original basis for combining certain grains in one plan still holds. That is, all spring grains yield about the same weight per acre, even though the bushel yield per acre varies.

CORN PLAN

Recommendations and Input from the Public: Some corn unsuitable for sale as grain is harvested and sold as silage. The conversion factors of silage to grain and the compaction of silage were questioned by corn growers. Many producers commented on the size of the surplus in the corn plan ($21 million).

COMMITTEE RECOMMENDATIONS

WE RECOMMEND THAT THE CONVERSION AND CAPACITY TABLES INTRODUCED IN 1986 CONTINUE TO BE USED FOR CORN.

WE RECOMMEND THAT PREMIUM LEVELS CONTINUE TO BE SET IN CONSULTATION WITH THE ONTARIO CORN PRODUCERS' ASSOCIATION.

Committee Comments: We feel that $21 million in the plan is not an unrealistic amount, considering the level of liability coverage.

PEANUT PLAN

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT MACHINE-HARVESTED YIELDS BE RECOGNIZED TO ESTABLISH AVERAGE FARM YIELDS.

Committee Comments: When the peanut plan was introduced, machines able to harvest peanuts in once over operations were not in use. Yields were established from pre-harvested hand-picked samples.

BEAN PLANS

Current Status: Although a relatively high percentage of growers have insured much of the bean acreage, there is always room for fine tuning.

Recommendations and Input from the Public: Growers asked for separate plans for each coloured bean variety. They also asked for a separate plan for natto soyabeans.

COMMITTEE RECOMMENDATIONS:

WE RECOMMEND THAT WHEN A PICK CHART FOR COLOURED BEANS IS ESTABLISHED, THAT IT BE CONSIDERED FOR APPLICATION TO THE COLOURED BEAN PLAN.

WE SUPPORT THE COMMISSION'S ATTEMPT TO DEVELOP A CONVERSION FACTOR FOR NATTO SOYABEANS WHICH WILL EQUATE THE YIELD HARVESTED TO THAT OF SOYBEANS.

Committee Comments: There is no pick chart for coloured beans. Currently, an association of growers of coloured beans is being formed, and they are planning to develop a pick chart.

We do not consider it feasible to implement separate bean plans at present because of the numerous varieties of beans and the relatively small number of farmers growing each variety.

The acreage of natto soyabeans has increased recently. Its yield and price structure varies from that of field soyabeans, in which plan it is now included.

PROCESSING VEGETABLES

Recommendations and Input from the Public: In 1986, wet weather conditions affected many of the green pea and sweet corn fields. Growers with wet fields felt they were pressured to take a loss in production claim rather than to settle their claim under the by-passing arrangement (whereby the loss is shared between the grower, the Crop Insurance Commission and the processor).

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THE COMMISSION MONITOR BY-PASSING PROCEDURES MORE CLOSELY.

TOMATO

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT FOR AVERAGE FARM YIELD PURPOSES, THE YIELD BE CALCULATED ON THE ACRES HARVESTED FOR MACHINE-HARVESTED CROPS. FOR HAND-PICKED OPERATIONS IT SHOULD BE BASED ON THE TONNAGE HARVESTED PLUS THE POTENTIAL OF THE UNHARVESTED CROP.

Committee Comments: Grower tomato contracts with processors are by tonnage. If a grower is refused delivery after reaching the tonnage commitment, he/she may be left with unharvested acreage.

GRAPE

Current Status: Harvest costs fluctuate with each variety of grape.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THE METHOD OF ESTABLISHING THE INSURABLE VALUES FOR EACH CLASS OF GRAPE BE MODIFIED TO ENSURE THAT A UNIFORM HARVESTING ALLOWANCE IS APPLIED TO ALL CLASSES.

PEPPER, LETTUCE, CAULIFLOWER AND BROCCOLI

Recommendations and Input from the Public: We received requests for separate plans for varieties of crops.

COMMITTEE RECOMMENDATIONS:

WE RECOMMEND THE COMMISSION CONTINUE TO MONITOR PRICE LEVELS FOR ALL TYPES OF LETTUCE, CAULIFLOWER AND BROCCOLI.

WE RECOMMEND THAT THE DIFFERENT TYPES OF PEPPERS HAVE FACTORS APPLIED WHICH ARE SIMILAR TO THOSE OF THE GRAPE PLAN, TO REFLECT DIFFERENCES IN PEPPER YIELD AND PRICE.

RUTABAGA

COMMITTEE RECOMMENDATION:

WE RECOMMEND THE COMMISSION CONTINUE TO MEET WITH THE RUTABAGA GROWERS TO ESTABLISH DIFFERENT PRICE OPTIONS.

Committee Comments: Starting in 1987 two price options were offered -- $50 and $80.

SPECIALTY CROPS

Current Status: If there is a claim there is loss of coverage, regardless of claim history.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT ONCE A GROWER REACHES THE MAXIMUM LEVEL OF COVERAGE AND REMAINS THERE FOR TWO YEARS, THAT HE/SHE BE LOCKED INTO THIS LEVEL OF COVERAGE AND THAT ONLY THE PREMIUM FLUCTUATE.

MISCELLANEOUS PLANS AND CONCERNS

NURSERY STOCK

Current Status: There is no insurance plan..

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THE COMMISSION DISCUSS THE DEVELOPMENT OF A CROP INSURANCE PLAN FOR FRUIT NURSERY STOCK WITH THE NURSERY GROWERS' ASSOCIATION.

GREENHOUSE-GROWN CROPS

Current Status: There is no insurance plan.

Recommendations and Input from the Public: There were reports to the Committee that since the Leamington hailstorm in 1985, private carriers were not interested in providing crop insurance to growers.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THE COMMISSION DISCUSS WITH THE GREENHOUSE GROWERS' ASSOCIATION AND FLOWERS CANADA THE DEVELOPMENT OF A PLAN FOR GREENHOUSE PRODUCTS THAT ARE LOST AFTER STRUCTURAL DAMAGE.

SEPARATE PRICE OPTIONS FOR FRESH AND PROCESS MARKETS

Current Status: Non applicable

Recommendations and Input from the Public: The tender fruit industry told us they wanted separate price options developed for the fresh and process markets.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THE COMMISSION DEVELOP SEPARATE PRICE OPTIONS FOR THE FRESH AND PROCESS MARKETS IN CONSULTATION WITH AFFECTED COMMODITY GROUPS.

WILDLIFE DAMAGE TO CROPS

COMMITTEE RECOMMENDATIONS:

WE RECOMMEND THAT THE MINISTER OF AGRICULTURE AND FOOD SEEK COMPENSATION FROM THE MINISTRY OF NATURAL RESOURCES TO COVER THE DAMAGE DONE BY WILDLIFE.

WE ALSO RECOMMEND THAT BEFORE ANY ADDITIONAL WILDLIFE RE-INTRODUCTION PROGRAM IS UNDERTAKEN, ITS FULL IMPLICATIONS ARE DISCUSSED AND UNDERSTOOD BY THE MINISTRIES OF AGRICULTURE AND FOOD AND NATURAL RESOURCES AND SURROUNDING LANDOWNERS.

Committee Comments: During public meetings we learned that the Ministry of Natural Resources, in an effort to improve and foster a certain aesthetic quality in Ontario, had been successful in re-introducing wild turkeys in Eastern Ontario without giving any thought to their impact on surrounding landowners. These wild turkeys and other wildlife have caused considerable damage to crops.

ADMINISTRATIVE RECOMMENDATIONS

WHAT'S IN A NAME?

Current Status: The crop insurance program is referred to as a subsidy or subsidized program.

Recommendations and Input from the Public: Farmers felt that agriculture had a poor image because of the term "subsidy".

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THE CROP INSURANCE PROGRAM BE REFERRED TO AS A PUBLICLY FUNDED PROGRAM.

Committee Comments: Other Ministries, for example Health and Education, now commonly use the term "publicly funded".

PROMOTIONAL MATERIAL

Current Status: Information appears seasonally in the press. Agricultural representatives promote the program through their radio broadcasts, newsletters and farmer contacts. Agents visit farmers in their area to discuss the program.

Recommendation and Input from the Public: Farmers said they were not aware of recent changes to the program and could not understand how some of the plans worked.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THERE BE AN EXTENSIVE PROMOTIONAL PROGRAM FOR CROP INSURANCE THROUGH THE MEDIA AND PUBLIC MEETINGS TO HIGHLIGHT THE CURRENT CHANGES AND EXPLAIN COMPLEX PLANS.

Committee Comments: We particularly want the anticipated changes to the program to be known and understood by every farmer. This will require additional promotional funds.

CROP INSURANCE COMMISSION OF ONTARIO

Current Status: Members are appointed by the Minister for a 3-year term. The Chairman is the General Manager of the Commission. Vacancies currently exist.

Recommendations and Input from the Public: Farmers wanted the Commission to be made up of farmers exclusively, to have more representation from Northern Ontario, and to be nominated by commodity groups.

COMMITTEE RECOMMENDATIONS:

WE RECOMMEND THAT THE COMMISSION BE BROUGHT UP TO FULL COMPLEMENT WITH REPRESENTATIVES FROM ALL AREAS AND MAJOR CROPS.

WE RECOMMEND THAT APPOINTMENTS BE FOR A MINIMUM OF 3 YEARS, WITH NO MORE THAN 2 NEW APPOINTMENTS IN ANY ONE YEAR.

WE RECOMMEND THAT THE LOCATION OF THE COMMISSION MEETINGS BE ROTATED THROUGHOUT THE PROVINCE.

WE RECOMMEND THAT THE CHAIRMAN BE A FARMER WITH SUFFICIENT TIME AVAILABLE FOR THE POSITION.

Committee Comments: The increased workload resulting from our recommendations makes it necessary to have the Commission at full complement. Their appointments should be staggered, to allow for some consistency. Holding meetings throughout the Province will give crop insurance additional visibility and allow Commissioners to have grass roots exposure and input. Administrative duties would still be the responsibility of a General Manager who would attend all Commission meetings.

ADJUSTERS

Current Status: There are 75 adjusters, some with responsibility for a particular specialty crop.

Recommendations and Input from the Public: Farmers mentioned that there were not enough adjusters, and that from time to time they didn't respond quickly enough to inspect a damaged crop.

COMMITTEE RECOMMENDATION:

WE RECOMMEND ADDITIONS TO THE ADJUSTING STAFF AND AN IN-DEPTH TRAINING PROGRAM FOR ALL ADJUSTERS.

Committee Comments: More adjusting staff will be needed to handle the anticipated increased participation in crop insurance because of the implementation of the recommendations in this report.

CROP INSURANCE ARBITRATION BOARD

Current Status: The Board consists of 5 members, with the Chairman a lawyer. There are relatively few hearings each year (approximately 8) and it is difficult for members to fully understand the plans on which they must rule.

Recommendations and Input from the Public: The process was not well understood by those needing to use it. There were recommendations that the Board hand down a decision within days, that there be a recording secretary, and that the hearing be held in the area where the loss occurred.

COMMITTEE RECOMMENDATIONS:

WE RECOMMEND THAT A PAMPHLET BE DEVELOPED TO INFORM FARMERS ABOUT PROCEDURES FOR APPEAL TO THE COMMISSION OR THE ARBITRATION BOARD.

WE RECOMMEND THAT A RECORDING SECRETARY ATTEND ALL MEETINGS.

WE RECOMMEND THAT THE CHAIRMAN CONTINUE TO BE A LAWYER.

WE RECOMMEND THAT THOSE ARBITRATING HAVE FARMING EXPERIENCE IN A RELATED CROP TO THE ONE BEING HEARD.

AGENTS' BENEFITS PACKAGE

Current Status: As Commission agents who are not employees of the Ministry, crop insurance agents do not have a benefits package.

Recommendations and Input from the Agents: They asked for an insurance benefits package.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THE MINISTRY REVIEW THE STATUS OF AGENTS AND INVESTIGATE THE FEASIBILITY OF AN INSURANCE PACKAGE FOR THEM.

RECOMMENDATIONS BEYOND 1988

SEPARATE FARM MULTI-PERIL COVERAGE

Current Status: not applicable

Recommendations and Input from the Public: This was one of the most widely raised issues at the meetings. Some wanted separate farm multi-peril coverage and were willing to insure all their acres. With the trend toward multi-farm operations, other producers felt they should be able to purchase crop insurance for each location. We also heard comments against such coverage. This issue arises because farmers feel they have to suffer too much of a production loss before getting any payment.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THE ISSUE OF SEPARATE FARM MULTI-PERIL COVERAGE BE THE SUBJECT OF A RESEARCH PROJECT FOR 3 YEARS, DURING WHICH TIME THE CROP INSURANCE COMMISSION ASK FARMERS IN A VARIETY OF CROPS TO PARTICIPATE. THIS PROJECT WILL REQUIRE ADDITIONAL SUPPORT STAFF (AGENTS AND ADJUSTERS) FOR UNDERWRITING AND MEASURING YIELDS. THE FINDINGS SHOULD BE REVIEWED AFTER 3 YEARS AND A RECOMMENDATION CONSIDERED AT THAT TIME.

Committee Comments: We feel that with the implementation of our general recommendations: cost sharing, increased coverge, average farm yield changes, hail spot loss and disaster coverage, farmers' main concern of having to suffer too much of a loss before receiving a payment will be partly resolved. A research project such as we recommend would address concerns like: methods of controlling abuse, willingness of farmers to stop and have their production recorded during harvest, equity of single unit versus multi-unit operations and the difficulty of adjusting and administering such a program. Information from such a project would eliminate much speculation and guestimating.

BRADFORD MARSH PROPOSAL

Recommendations and Input from the Public: Growers from the Bradford area presented a unique proposal for cost of production insurance. It dealt with cost of production on a farm unit and would cover a farmer for the lesser of personal out of pocket costs or the Ministry's cost of production studies figures.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THE MINISTRY INITIATE DISCUSSION TO FURTHER DEVELOP THE BRADFORD PROPOSAL ON A 3-YEAR TRIAL PERIOD, AND THAT THE FUNDS REQUIRED FOR SUCH A STUDY COME FROM THE GENERAL BUDGET OF THE MINISTRY OF AGRICULTURE AND FOOD.

HURON PROPOSAL

Recommendations and Input from the Public: This was another unique proposal. It suggested moving from the current concept of guaranteed production to one of insured loss, in which a farmer would begin to get insurance benefits as soon as he/she experienced a loss for an insured peril below his/her average farm yield. The risk of loss would be shared on an 80:20 basis between the Government (80%) and the farmer (20%).

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THE MINISTRY DO ADDITIONAL WORK TO DEVELOP THE HURON PROPOSAL ON PAPER. WE ARE WILLING TO PRESENT A PROGRESS REPORT TO THE MINISTER ON THIS PROPOSAL BEFORE THE END OF 1987.

INTENSIVE CEREAL MANAGEMENT

Current Status: Non applicable

Reccommendations and Input from the Public: Farmers requested a plan to recognize intensive cereal management. They had concerns that increased production was at substantial extra cost.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THIS AREA REQUIRES FURTHER INVESTIGATION, TO DEFINE CRITERIA AND PARAMETERS OF A PLAN.

HARVESTING AND/OR GRADING COSTS

Current Status: Some plans recognize harvest/grading of a product.

Recommendations and Input from the Public: The public identified that weather-related damage usually resulted in extra cost for harvesting or grading. They asked that this be considered when a claim is calculated.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THE FEASIBILITY OF DEVELOPING A PLAN TO COMPENSATE FOR EXTRA HARVEST COSTS BE INVESTIGATED.

TECHNOLOGICAL IMPACT

Current Status: Non applicable

Recommendations and Input from the Public: We heard concerns about the impact of new technology, new farming practices and varieties of seed, and how they related to average farm yield.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THE COMMISSION DEVELOP A FORMULA WHICH, WHEN APPLIED TO AVERAGE FARM YIELD, WILL REFLECT TECHNOLOGICAL CHANGES.

RISK AREAS FOR FRUIT CROPS

Current Status: One fruit crop, peaches, distinguishes risk areas.

Recommendations and Input from the Public: Producers of apples and peaches requested that risk areas be considered when levels of coverage and premiums were established.

COMMITTEE RECOMMENDATION:

WE RECOMMEND THAT THERE BE A STUDY TO ESTABLISH IF THERE IS A NEED TO DEFINE RISK AREAS IN FRUIT CROPS.

STABILIZATION-CROP INSURANCE COMBINED PROGRAM

Current Status: They are separate programs.

Recommendations and Input from the Public: We heard suggestions that crop insurance and stabilization programs be combined because the farmer was out of pocket regardless of the loss, be it weather or low prices. There were also suggestions that a farmer's cost of production be covered.

COMMITTEE RECOMMENDATION:

WE SUPPORT CROP INSURANCE AS A PRODUCTION GUARANTEE PROGRAM AND STABILIZATION AS A SEPARATE PRICE SUPPORT SYSTEM, PROVIDED THAT OUR RECOMMENDATIONS ARE IMPLEMENTED. WE BELIEVE OUR RECOMMENDATIONS WILL GO A LONG WAY TO ADDRESS FARMERS' CONCERNS ABOUT HAVING TO ABSORB A LARGE PRODUCTION LOSS BEFORE RECEIVING A PAYMENT.

Ontario

news release

APPENDIX 1

Ministry of
Agriculture
and Food

PUBLIC HEARINGS PLANNED ON CROP INSURANCE

For Release: January 19, 1987

TORONTO - A 10-member committee will begin a series of public hearings into the Canada-Ontario Crop Insurance program next month, Ontario Agriculture and Food Minister Jack Riddell and federal agriculture minister John Wise announced today.

The public hearings are the first phase of a review of the current crop insurance program to be conducted by the committee. Former Ontario Federation of Agriculture president Harry Pelissero has been named committee chairman.

The committee includes seven people representing the various farming regions and commodity interests, one staff member from the Ontario Crop Insurance Commission and one representative from Agriculture Canada.

"The review will help determine whether changes or improvements are necessary or desirable to ensure maximum benefits to the largest number of farmers through an equitable and actuarially sound program," said Riddell.

"The Canada-Ontario Crop Insurance Program has provided all-risk insurance protection for crops for 20 years. It is appropriate to review the effectiveness of long-term programs to ensure that they meet current needs," said Wise.

Riddell requested the review following the unprecedented wet weather of the 1986 crop year which resulted in heavy crop losses. The high proportion of losses led to some public controversy about the program.

As part of the review, the committee will examine federal and provincial legislation; protection farmers need in today's economic climate; programs in other jurisdictions; and a general review of the current production guarantee concept.

The committee will also consider recommendations of the Crop Insurance subcommittee including recommendations of the Ontario Federation of Agriculture, the federal-provincial working group on disaster relief and input from the public.

Hearings have been scheduled for the following dates at the following locations: week of February 9 - Fort Frances, Thunder Bay, Sudbury and New Liskeard; February 24 - Chatham; February 25 - Tillsonburg; February 26 - Stratford; February 27 - Walkerton; March 10 - Niagara-on-the-Lake; March 11 - Guelph; March 12 - Alliston; March 24 - Brighton; March 25 - Kemptville; March 26 - Alfred; March 31, April 1 and April 2 - Toronto.

Times and locations of hearings will be published in upcoming issues of farm publications and local newspapers.

-30-

Ref: Keith Pinder
Tel: (416)965-1811

Order in Council

Ontario
Executive Council

APPENDIX 2

On the recommendation of the undersigned, the Lieutenant Governor, by and with the advice and concurrence of the Executive Council, orders that

PURSUANT to section 5 of the Ministry of Agriculture and Food Act, a program to be known as the "Canada-Ontario Crop Insurance Review Committee Program" be established for the encouragement of agriculture and food, as follows:

CANADA-ONTARIO CROP INSURANCE REVIEW COMMITTEE PROGRAM

1. In this program "Committee" means the Canada-Ontario Crop Insurance Review Committee established under Section 2.

2.-(1) There is hereby established a Committee to be known as the Canada-Ontario Crop Insurance Review Committee which shall report to the Minister and shall not consist of more than 10 members.

(2) Members of the Committee shall be appointed by the Minister who may designate one of them as chairman.

(3) Members of the Committee who are not in the public service of Ontario or Canada may be paid the following remuneration, in addition to expenses, while engaged in the affairs of the Committee:

Chairperson	-	$200 per diem
Member	-	$125 per diem

(4) A majority of the members of the Committee constitutes a quorum.

3. The object of the Committee is to review the Canada-Ontario Crop Insurance Program in order to recommend to the Minister changes or improvements, if determined to be required or deemed desirable, would be intended to ensure maximum benefit to the largest number of farmers possible, through an equitable and actuarially sound insurance program.

4. The funding for this program shall be from moneys allocated to the Ministry.

5. This program shall come into force on the fifteenth of January, 1987 and shall terminate on the thirty-first day of December, 1987.

Recommended _____
Minister of Agriculture and Food

Concurred _____
Chairman

Approved and Ordered January 22, 1987
Date

_____
Lieutenant Governor

APPENDIX 3

CROP INSURANCE REVIEW COMMITTEE

Submissions from Individuals and Organizations

The following list includes oral and written submissions presented at the hearings or received by mail:

Individuals:

1. Angus Hyatt
2. Robert Radbourne
3. William Irwin - Emo
4. Rick Boersma - Stratton
5. Larry Lamb - Emo
6. Ralph Hunsperger - Emo
7. Reeve McCulloch
8. Mike Halow - Thunder Bay
9. Peter Van Ballegooie - Thunder Bay
10. Tim Janssens - South Gillies
11. L. Vellinga - Thunder Bay
12. Peter Aalbers - Thunder Bay
13. Emil Meier - Dorion
14. Michel Simard - Chelmsford
15. Donald Poulin - Azilda
16. Roland Rainville - Chelmsford
17. Donald Clarke - Matheson
18. Gordon Edwards - Thornloe
19. Ernest Villneff - New Liskeard
20. Neil Tarlton - OMAF
21. James Slingerland - Niagara-on-the-Lake
22. George Reimer - Virgil
23. George Lepp - Virgil
24. Frank Kappel - Niagara-on-the-Lake
25. John M. Watson - Niagara-on-the-Lake
26. Russell Carr - St. Thomas
27. Gary Pillitteri
28. Casey Van Genbevoor - St. Catharines
29. Gordon Neufeld

30. Gerald Freure - Wellandport
31. Les High - Jordan Station
32. Hugh Zimmer - Otterville
33. Willy Dewinter - Mt. Brydges
34. Steve Szvirida - Vienna
35. Algie Vindasius - Tillsonburg
36. Simonne Van de Wiele - Langton
37. Ronald Kichler - Delhi
38. Simon Bakker - Waterford
39. Paul Zaluski - Waterford
40. Sam McLoren - St. Thomas
41. Roger Van Decappelle - Princeton
42. Raymond Nelles - Scotland
43. Clinton Pottruff - Paris
44. Peter Dion - Aylmer
45. Hugh Scott - Staffa
46. Ken Britton - Dublin
47. Terry Ross - Palmerston
48. Ivan Roobroeck - Gadshill
49. Frank Vanneste - Lucan
50. Bert Visscher - Hay
51. Rudy Van Dieren - St. Mary's
52. Paul Klopp - Zurich
53. Jim Poel - Thamesford
54. Augustine Walch - Stratford
55. Ray Brown - Goderich
56. Walter Weppler - Mildmay
57. John Hewgill - Clarksburg
58. Will Stafford - Wroxeter
59. Gerald Poechman - Kincardine
60. Bert Rammilain - Tilbury
61. Edmund Tetreault - Merlin
62. Stan Balsam - Coatsworth
63. Wayne Paling - Dresden
64. Kenneth Patterson - Kerwood
65. Wayne Patterson - Kerwood
66. Brian and Michael Skipper - Merlin

67. Don Thompson - Blenheim
68. John Lugtigheid - Blenheim
69. Jeff Damm - Cottam
70. Ross Brush - Blenheim
71. Rozaire Lozon - Grand Point
72. John Van Diepen - Watford
73. Doug Whaley - Ruthven
74. Jerry Vanek - Dresden
75. Donald J. (Buck) Ross - Moorefield
76. Beverlie Nelson - Ariss
77. Peter McCarthy - Georgetown
78. Jack Johnston, M.P.P. - Mount Forest
79. Gary Nelson - Ariss
80. Peter Harvey - Cookstown
81. Adam Meester - Collingwood
82. John Smithyes - King City
83. Jack Marshall - Egburt
84. Wilfred Wechsel - Cannington
85. Donald MacDonald - Orillia
86. R.B. Hunter - Washago
87. Jack Callaghan - Reaboro
88. Robert Reeds - Lindsay
89. Jim Brown - Woodville
90. David Freu - Nestleton
91. Carm Hamilton - Lindsay
92. Neil Moore - Lindsay
93. Jim Callaghan - Lindsay
94. Ron Pearson - Reaboro
95. Neil Mulock - Little Britain
96. Mrs. Margaret Gainforth - Wooler
97. Peter Hughes - Colborne
98. Richard Davis - Lansdowne
99. David Zimmerman - Trenton
100. McCrae Danford - Consecon
101. Cecil Greydanus - Grafton
102. Albert Henderson - Brockville
103. Richard Lavigne - Oxford Station
104. Hugh Weld - Winchester

105. John Peters - Martintown
106. Pierre Carriere - Lafaivre
107. Raymond Gour - Plantagenet
108. Maurice Mallette - Lefaivre
109. Jean-Claude Levac - St. Isidore de Prescott
110. Gilles Seguin - St. Isidore de Prescott
111. Lewis MacAllister
112. D. Murray Brown - University of Guelph
113. Ralph Corrigan
114. Jack Harris
115. Richard Thompson
116. Karl Tomecek
117. Neil Lehn
118. Robert Paquette
119. Neil Edgar
120. John Tunks
121. John Rosenfeld
122. Allan Hunter
123. Zoli Orosz
124. Ross Bannister
125. Charles Walkom
126. Bill Wehenkel
127. John Morgan
128. Al Riddell
129. Abe Epp and Family Inc. - Niagara-on-the-Lake
130. Joseph Miller Jnr. - Princeton
131. Carl Lecocq - Merlin
132. Gary Lecocq - Merlin
133. Dennis Souligny - Merlin
134. Ken Souligny - Merlin
135. Wm. Falk Farms Limited - Niagara-on-the-Lake
136. Dr. Maurice Foster, M.P. - Algoma
137. Crystal Farms Limited - Leamington
138. Jack Lennox - Kenilworth
139. Ken Carnochan - Seaforth
140. Paul Allin - Newcastle
141. Otwin Franke - Stratford
142. Yellow Gold Farms Limited - Parkhill

143. John M. Smithyes - King City
144. Pine Haven Farms - Georgetown
145. Bruce Ryder - Simcoe
146. R.W. Buitenhuis - Kakabeka Falls
147. Sarah Olson - Ruscom
148. Odlyn Van de Wynckel - Chatham
149. Maple Leaf Dairy Farms Limited - Muirkirk
150. Formont Brae Farms - Smithville
151. Rokeby Orchards - Aylmer
152. Double Jay Farms - Howe Island
153. Simonne Van De Wiele - Langton
154. Highview Orchards - Jordan Station
155. Peter Higboer - Highgate
156. Concerned Farmers from Cochrane South - Iroquois Falls
157. Dyann Birtch - Woodstock
158. Anonymous Crop Insurance Views - Blenheim
159. Survey of Agricultural Representatives Branch
160. Charles Salmon - Binbrook
161. Jim McGuigan, M.P.P. - Kent-Elgin
162. Robert and Edward Van De Wynckel - Merlin
163. R.L. Misener - Caledonia
164. Andy Brown
165. John Hanna
166. A. Miller

<u>Organizations</u>:

167. Rainy River Federation of Agriculture.
168. Thunder Bay District Milk Committee.
169. Ontario Soil and Crop Improvement Association of Thunder Bay.
170. Manitoulin Soil and Crop Improvement Association.
171. East Nipissing and Parry Sound Federation of Agriculture.
172. West Nipissing - East Sudbury Federation of Agriculture.
173. The Nipissing Soil and Crop Improvement Association.
174. Timiskaming Federation of Agriculture.

175. Niagara North Federation of Agriculture.
176. Ontario Grape Growers' Marketing Board.
177. Tender Fruit Producers' Marketing Board.
178 Niagara Credit Union Limited.
179. Niagara Peninsula Fruit and Vegetable Growers' Association.
180. Steering Committee for Hail Farmers from Niagara-on-the-Lake.
181. Lakefront Growers Limited.
182. The Norfolk Fruit Growers' Association.
183. Norfolk Federation of Agriculture.
184. Central Erie Strawberry Growers' Association.
185. The Ontario Flue-cured Tobacco Growers' Marketing Board.
186. Brant County Corn Producers.
187. Ontario Rutabaga Committee.
188. Huron County Federation of Agriculture.
189. Middlesex District Fruit and Vegetable Growers' Association.
190. Huron County Wheat Committee.
191. Ontario Bean Producers' Marketing Board.
192. McKillop Township Federation of Agriculture.
193. Perth County Federation of Agriculture.
194. Ontario Corn Producers' Association.
195. South Georgian Bay District Fruit Growers' Association.
196. Bruce County Federation of Agriculture.
197. Bruce County Corn Producers.
198. Elgin County Federation of Agriculture.
199. Kent County Corn Producers' Association.
200. The Ontario Soya-Bean Growers' Marketing Board.
201. Kent County Wheat Committee.
202. Kent County Vegetable Growers' Association.
203. The Ontario Seed Corn Growers' Marketing Board.
204. National Farmers' Union - Local 309.
205. Essex County Associated Growers.
206. Kent County Federation of Agriculture.
207. Ontario Burley Tobacco Growers' Marketing Board.
208. Thedford Grand Bend Growers' Association.
209. Kent County Soil and Crop Improvement Association.

210. Essex County Federation of Agriculture.
211. The Ontario Wheat Producers' Marketing Board.
212. Lambton Federation of Agriculture.
213. Halton County Soil and Crop Improvement Association.
214. Halton County Federation of Agriculture.
215. Waterloo County Federation of Agriculture.
216. The Ontario Red Meat Association.
217. Wellington County Federation of Agriculture.
218. Wellington County Corn Producers' Association.
219. Simcoe County Corn Producers Association.
220. Simcoe County Wheat Producers' Association.
221. Bradford and District Vegetable Growers' Association.
222. York County Federation of Agriculture.
223. Simcoe County Federation of Agriculture.
224. Victoria County Soil and Crop Improvement Association.
225. Victoria County Corn Producers' Association.
226. Ontario Soil and Crop Improvement Association.
227. Ontario Canola Association.
228. Quinte Apple Growers' Association.
229. Durham and Northumberland Tobacco Growers' Association.
230. Prince Edward County Federation of Agriculture.
231. District #5 Tomato Growers' Association.
232. Hastings County Federation of Agriculture.
233. Durham County Growers' Co-op Cold Storage.
234. Dundas Federation of Agriculture.
235. Dundas Corn Producers' Association.
236. Dundas Soil and Crop Improvement Association.
237. Dundas Soyabean Growers' Association.
238. Dundas Hay Producers' Association.
239. Ontario Institute of Agrologists - St. Lawrence Branch.
240. Stormont Federation of Agriculture.
241. Ottawa-Carleton Federation of Agriculture.
242. Arnprior Federation of Agriculture.
243. Ontario Seed Growers' Association.
244. Lanark County Federation of Agriculture.
245. Glengarry County Federation of Agriculture.
246. Women for the Survival of Agriculture (French).

247. Prescott County Federation of Agriculture.
248. Prescott County Milk Commission.
249. Prescott County Soil and Crop Improvement Association.
250. Concerned Citizens for Water Level Management.
251. Victoria County Federation of Agriculture.
252. Ontario Soil and Crop Improvement Association.
253. Ontario Federation of Agriculture.
254. East Central Christian Farmers' Association.
255. Ontario Vegetable Growers' Marketing Board.
256. Christian Farmers' Federation of Ontario.
257. The Ontario Greenhouse Vegetable Producers' Marketing Board.
258. Flowers Canada Ontario.
259. Ontario Fruit and Vegetable Growers' Association.
260. Ontario Corn Producers' Association.
261. Agricultural Council of Ontario.
262. Canadian Bankers' Association.
263. Ontario Potato Growers' Marketing Board.
264. Haldimand Federation of Agriculture.
265. Dufferin Federation of Agriculture.
266. East Central Christian Farmers' Association.
267. Canadian Peanut Growers' Co-operative Inc.
268. Ontario Institute of Agrologists.
269. National Farmers' Union - Region 3
270. Grenville County Federation of Agriculture
271. Dark Air Cured Tobacco Growers
272. Middlesex County Federation of Agriculture
273. Town of Niagara-on-the-Lake
274. Pass Lake and Dorion Farmers
275. Northumberland Federation of Agriculture